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TRADE ON THE GOLD COAST.

REMARKS

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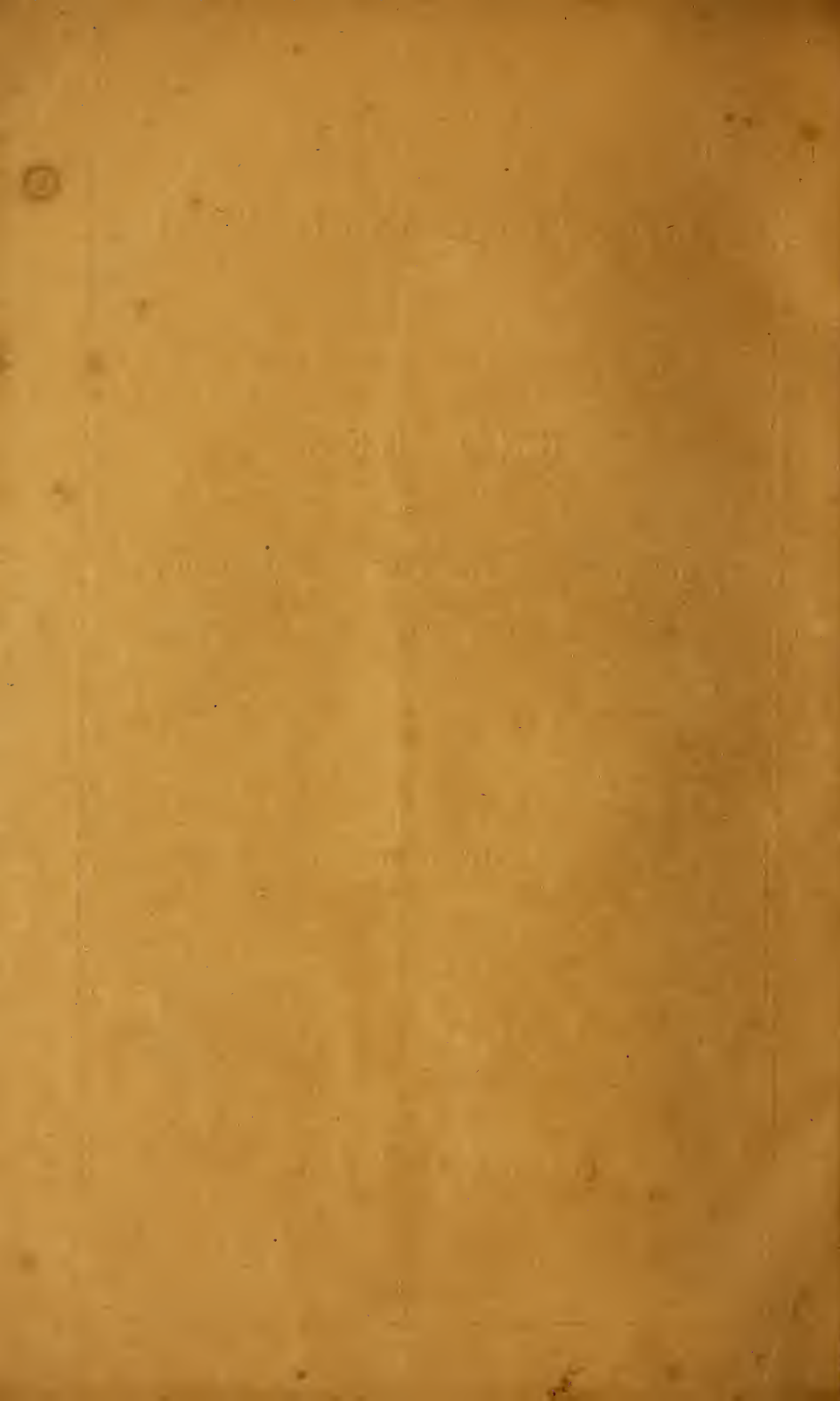
TRADE IN WEST AFRICA, WITH AND WITHOUT
BRITISH PROTECTION.

By ANDREW SWANZY.

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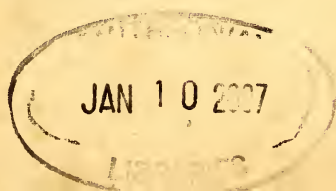
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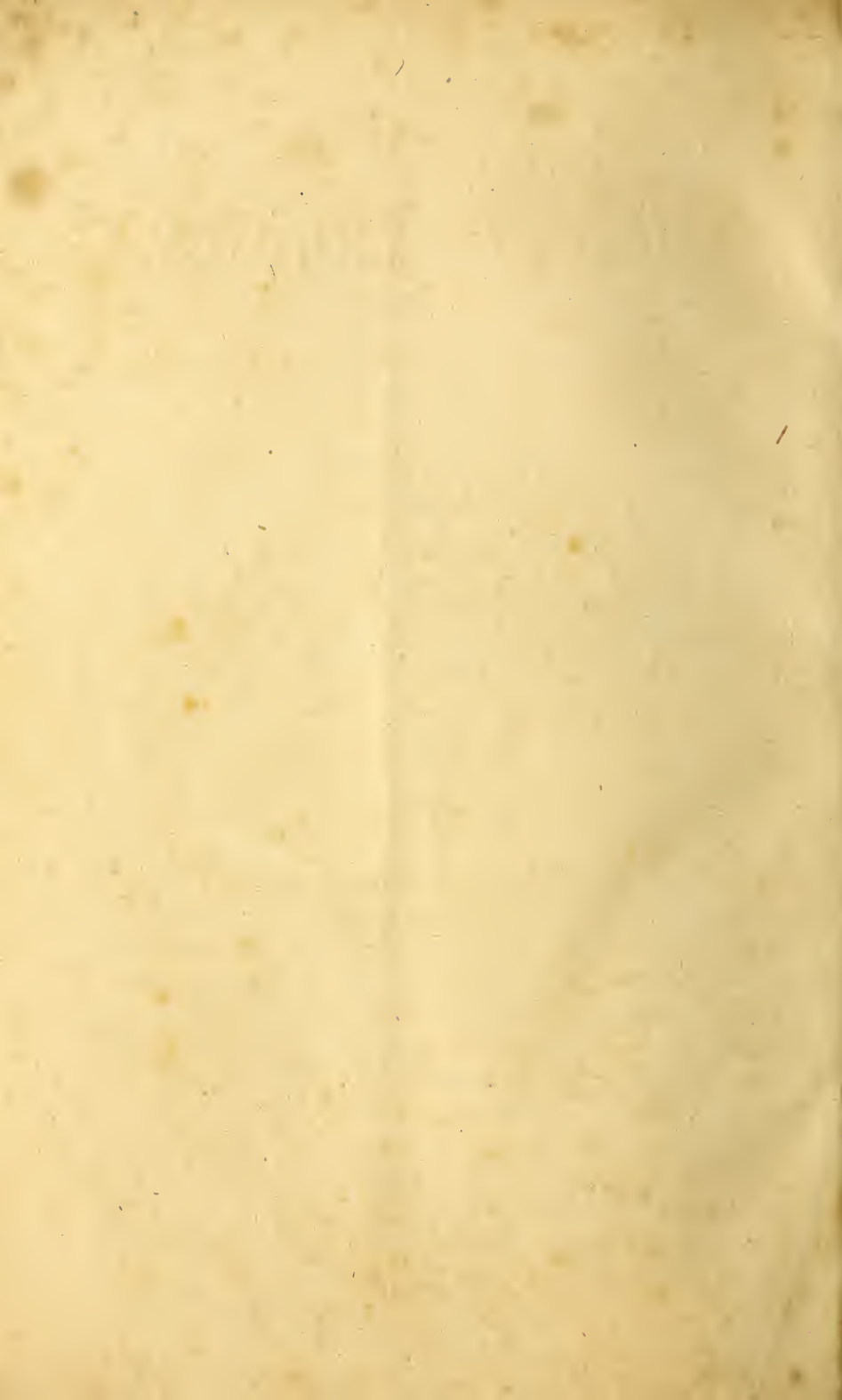
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REMARKS ON TRADE IN WEST AFRICA, WITH AND
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By ANDREW SWANZY

A DEEP and sincere interest in the progress and prosperity of the Gold Coast Settlements, induces me at this critical period of their history to offer some remarks and state some facts for the consideration of the public and of those who will shortly have to decide what is to be done with these settlements, as it is quite clear that their undefined relations with the British Government can no longer be maintained.

As an African trader of thirty years' standing, including a residence of six years on the coast, I have necessarily gained some experience of the dangers and disadvantages attending trade in West Africa, and I propose to describe on the one hand, some of the serious losses I have sustained through the inexperience and neglect of the Gold Coast authorities; and on the other hand, to set forth the risks and obstructions which the trader has to encounter, when pursuing his business in purely native states. A comparison of these statements will enable the reader to decide whether the trade of West Africa derives any, and if so, what advantages from the immediate protection of the British Flag.

Prior to the year 1841, the settlements on the Gold Coast were managed by a committee of merchants sitting in London, who were allowed £4,000 per annum to maintain our forts there, but in that year the Imperial Government resumed its direct control of the Protectorate, and Mr. Maclean, who as president had previously governed the country, retained influence sufficient to prevent any changes in the rules and customs relating to trade, which had worked so successfully under his supervision, and these rules and customs continued in force to the time of Mr. Maclean's death, in 1847. A duty of 10s. per cent. was levied on all goods imported into the settlements, the amount being paid into the Colonial chest by the importers, thus saving all expense of collection; for instance, as Civil Commandant of Dix Cove, I remitted the sums collected to Cape Coast, and being at the same time the largest importer there, I paid the greater portion of them myself.

The ordinary course of business was as follows: The resident English traders were supplied with such goods as they required by their London correspondents, principally by the well-known firms Messrs. Forster & Smith, and Messrs. W. B. Hutton & Sons; and as these transactions were very considerable and attended with much risk, great care was necessary in selecting the persons to whom advances were made; the consequence was that the resident English merchants, though few in number, were generally men of education and ability, and, acting as Magistrates and Civil Commandants in the districts in which they resided, they exercised a great and beneficial influence over the natives. The native traders purchased their goods from these gentlemen, and also from Bristol and Hamburg trading-ships, generally on credit, as they

possessed little capital ; they paid for the goods so advanced to them in three or four months, according to the state of trade, and during my six year's residence on the coast, from 1844 to 1850, such debts were fairly met, and a very large business thus carried on, our outstanding accounts at Dix Cove being at that time from £12,000 to £15,000.

The native laws have always been very severe on debtors ; in case of non-payment the debtor and all his family were liable to be sold into slavery, the interest charged was excessive, and no time could extinguish his liability ; these laws were, however, greatly though indefinitely modified in practice by Mr. Maclean, but perpetual liability was still retained, and in bad cases long terms of imprisonment were inflicted ; the consequence was that fraud and dishonesty were very rare.

Gradually, a number of partially educated natives were admitted to the same advantages as the resident English traders, who received their goods direct from the London houses ; these men very soon proved themselves, with some few exceptions, quite unworthy of the confidence reposed in them, partly from ignorance, but principally from extravagance, most of them became insolvent, having in the meantime driven away the English traders by ruinous competition.

And here it becomes necessary to show that these events were to some extent attributable to the introduction of English laws. Experience of the native African has convinced me that at present he requires a more stringent rule than the European ; detection in dishonesty or crime leads to punishment in both cases, but in addition to physical suffering, the European is conscious of the contempt of his fellow-countrymen, and is in truth distrusted and despised by them ; not so the African, released from prison he

appears to have no sense of shame, nor indeed does he seem to be the less respected by his neighbours ; hence laws which are sufficiently severe in the one case, fail in their deterrent effects in the other.

The Bankruptcy Act of 1858, clearly proves that the advisers of the Colonial Minister held a different opinion on this subject, or otherwise it proves they were afraid to make any distinction in the punishments inflicted on their own countrymen and on native Africans.

In an able letter, written in 1865, for the information of the West African Committee, Mr. Matthew Forster says : “Mr. Maclean applied the rules of equity more than the rules of English law in cases where the natives were concerned, and he adopted the native law where he found it applicable and just ; and native law, though rude and simple, is not ill adapted to their condition, and a Bankruptcy Court has been established at Cape Coast which is doing great mischief. The natives, having no capital, can do no trade without credit to go into the country to collect produce. Since the Bankruptcy Court has been established they have learned to leave the property entrusted to them in the interior, go back to the Coast without produce, and pass through the Court with impunity—a lesson in fraud taught them by the existence of the Court. It may be said, ‘ Don’t trust them ; ’ but that is to say that no business can be done. To over-govern such possessions is a great mistake.”

The native African invests a large proportion of his wealth in slaves ; and although slavery has always been tolerated in the British Protectorate, the local courts of justice ignore its existence, and do not meddle with the slaves of a bankrupt ; thus a fraudulent debtor retains the property he most values. As Mr. Forster truly says, the

native trader advances goods to natives in the interior, and after passing through the Court recovers a large proportion of the amount advanced. No books are kept, and after an immense amount of trouble the assignee may perhaps recover sufficient funds to pay expenses, and one shilling in the pound. Such is generally the effect of the Bankruptcy Act.

As to any assistance afforded to English merchants in recovering debts, it is notorious that such assistance is grudgingly given, and is rarely effectual; any excuse is sufficient to enable the debtor to postpone payment, and the result is a release on payment of a small trifle.

The present system of trade arising out of these circumstances is generally as follows: The London and Liverpool firms ship their goods on their own account to agents who are paid either by fixed salary or salary and commission, hence it follows that the European residents, with few exceptions, are paid agents, and not principals. As to the native traders, there is little chance of their acquiring capital to any amount; and thus the hope so frequently expressed by African philanthropists, African trade carried on by African capital, has been for the present destroyed.

The old Custom's Ordinance is another proof of the want of experience in the advisers of the Colonial Office. By this Ordinance goods subject to an *ad valorem* duty were to be valued at their cost price at place of shipment, with 10 per cent. added for charges; and it was competent for the Custom's officer, on receiving declaration of value, to take the goods and dispose of them on account of the Government, on paying the importer 10 per cent. on the declared value as interest of money, profit, &c. Whereas a large proportion of the goods imported into the Settlements were of small cost as compared with their bulk, freight,

and other charges, were rarely less than 25 per cent., and in some cases amounted to 100 per cent., as in the case of earthenware. Hence the importer was liable to very heavy loss, although he strictly complied with the regulations of the Act.

By a clause in the Custom's Ordinance, one-third of all fines and seizures inflicted or effected for non-compliance with the rules therein laid down became the property of the officer administering the government of the Settlements; and I can hardly conceive any regulation more calculated to encourage injustice and oppression. I was, however, more fortunate than some of my friends in a neighbouring colony, and by great care on the part of my agents escaped any great loss from this cause.

Cape Coast Castle has always been the head-quarters of my business in West Africa, and from thence my trade extends, east and west, far beyond the British Protectorate; and it might be supposed that H.M. Government would afford me all possible facilities for increasing my trade; but here the Custom's Ordinance interfered, and I was debarred from landing any goods at Cape Coast in bond, and therefore had to pay duty on goods intended for trade beyond the Protectorate. My agents were not even permitted to tranship goods from one vessel to another in any of the harbours of the Settlement, thus the utility of Cape Coast as a depôt was nullified.

After frequent and urgent remonstrances to the Colonial Minister, great alterations were made in the Custom's Act; and I readily admit that the tariff in force before the present Ashantee War was reasonable and effectual, requiring only additional facilities for opening up trade at all the towns within the Settlements, and this might easily be effected by

a system of placing Custom's officers on board vessels trading along the coast. While referring to Custom's regulations, I may mention that, shortly after the commencement of the Ashantee War, when it became evident that additional funds were necessary, the Administrator, without any notice whatever, at once raised the duties about 150 per cent, and renewed the *ad valorem* duties on all manufactured goods, and this in the face of the distress prevalent in the country. Trade had naturally diminished in consequence of war, but this step at once stopped the small business then doing, and the Home Government were soon compelled to alter not only the Act itself, but also to reverse the decisions of the Administrator as to the date on which the Act took effect; for his Excellency decided that the increased rate of duties should be paid on goods landed and entered for consumption from the very day the Act passed, and even before it was proclaimed. The consequence of these wise proceedings was that the Settlements were supplied with spirits and other goods thus heavily taxed, from districts beyond British jurisdiction, to the great loss of the resident traders.

It is amusing to read the suggestions of some of the correspondents of the daily papers. One gentleman is of opinion that the merchants should be made to pay for the maintenance of the Local Government. They do so at present, as the only revenue of the Cape Coast Settlements is derived from Custom's duties, though as a matter of course they include this payment in the estimate of prices at which they sell their goods.

An instance of the protection afforded to British merchants trading on the Gold Coast occurred on the 25th Oct., 1872. Some years ago certain persons called house-masters were allowed a commission of about 3 per cent. on

the amount of purchases made by traders lodging in their houses. As a matter of course, this charge was considered in the price of the goods, but used as a means of extortion by the house-masters, the system became intolerable to the respectable traders who had to pay this commission, and accordingly I gave instructions about ten years ago to discontinue the payment, and all the Cape Coast traders followed my example.

On the 25th Oct., 1872, a riotous and threatening mob, instigated by the house-masters, assembled in front of my factory at Cape Coast, molesting the traders and openly menacing my people. Mr. Cleaver, my agent, went to the Administrator and pointed out the increasing danger of a serious breach of the peace. The Administrator referred Mr. Cleaver, himself a magistrate, to the Chief Justice (Mr. Chalmers), who referred him again to the Administrator. In the meantime the mob in front of my factory increased in numbers and become more riotous, threatening and jeering at the Administrator, Mr. Cleaver, and Mr. Kendall—Government House, the residence of the Administrator, being close to my factory. On their way back to my house the two latter gentlemen were insulted and pelted with sand and dirt. The police, some of whom were at hand, took no notice. After a lapse of about half an hour or more, Mr. Chalmers appeared with a body of armed police, and contented himself with simply dispersing the mob.

On the following day the gong-gong was sent round the town, and the native crier gave public notice that no one was to work for or trade with Mr. Cleaver or Mr. Kendall. An Ashantee, who had just purchased goods at the stores of the latter gentleman, was robbed in open day; the thief was arrested, but soon released without any further punish-

ment. The authorities at Cape Coast suggested arbitration, but the merchants very properly refused to allow any person to interfere with their method of doing business, or to return to a system which compelled them to submit to extortion and resort to bribery.

On the 29th Nov., I wrote to Lord Kimberley complaining of this outrage. On the 4th Dec., a reply was sent to me stating that instructions had been forwarded to Col. Harley to enquire into and report upon it, but as usual we have heard nothing more of it.

I must, however, add that the refusal of the Cape Coast merchants to submit to the disgraceful practices of former times was—and still is by some persons—considered as one of the causes of the Ashantee War; even Governor Hennessy confidently expressed this view of the matter in a despatch to Lord Kimberley, dated 8th Feb., 1873; and moreover stated that his opinion was “on the side of the chiefs and Ashantee traders as against the European merchants.” Such an opinion could only arise from ignorance of the nature of the claim made, and of the particular circumstances of what was in fact a public riot, instigated by a set of idle, unscrupulous persons for the purpose of extorting a bribe from the merchants. The Ashantee traders were equally interested with them in stopping the obnoxious system, as the 3 per cent. necessarily came out of their pockets; but Mr. Hennessy cannot understand this, and resembles, in that respect, the wise gentleman who suggested that the merchants should defray the expenses of the Government.

Turning from matters of internal government, let us consider some of the results of the external policy of the Colonial Office, as regards the Gold Coast Settlements. I must first refer to the exchange of territory between the

Dutch and English, which took effect in January, 1868. The arrangement between the two Governments was made with a view to revenue, as it was found impossible to levy large duties on imports, while the English and Dutch towns were scattered along the whole line of coast, and in some cases as in Accra, the English held part of the town, and the Dutch the other part; but no attention was paid to the wishes of the natives, and no regard to the interests of the merchants.

The Dutch subjects in the eastern districts transferred to the British Crown, raised little or no objection to the change, but it was not so with the British subjects of Commenda and Dix Cove; the people of the former town rose into open hostility to the Dutch; in consequence they were attacked, and their town destroyed by their new governors, and they themselves resorted to cruel and unpardonable acts of revenge. Moreover, a number of the Fantee tribes combined for their defence and besieged Elmina, and were only induced to refrain from further hostilities by the orders of the British Administrator.

Dix Cove has been for many years essentially British in feeling, and when informed that they were to be henceforth Dutch subjects the inhabitants expressed a strong dislike to the Dutch flag. Surrounded on all sides by tribes hostile to them, the people of Dix Cove afforded to the Dutch Government a safe opportunity of avenging the siege of Elmina, and at the same time of asserting their newly-acquired authority. Accordingly, arms and ammunition were issued to the enemies of Dix Cove, and on the 12th June, 1869, the Dutch Commandant attempted to disarm the people of the town. On their refusal to deliver up their sole means of defence, the Commandant called in the assistance of the surrounding tribes; and when the

Dix Cove people defeated the Dutch troops and their allies, and drove them from the place, the Commandant opened fire with his guns (English guns left in the fort), partially destroyed the town, and compelled the inhabitants to retire, the very first shot having been fired into my factory, which stood about 100 yards from the fort. The only cause for this attack was allowed to be the refusal of the Dix Cove people to give up their arms when their enemies were being supplied with munitions of war by the Dutch Government. On the day following the attack, the Dutch Commandant sent for the attacking party to enter Dix Cove, as the inhabitants were afraid to return. Accordingly, when assured that there was no longer any danger from the people of Dix Cove, the hostile Ahantas and Dutch native troops plundered and destroyed the town. My factory was gutted, and a very large proportion of my property taken into the fort and there openly sold. My iron safe, containing books, papers, and gold dust, was broken open close to the fort gates, and the gold divided among the soldiers, the sergeant himself now admitting that he received $3\frac{1}{2}$ oz. (£13) as his share of the spoil.

In proof of the above statement I produced evidence of the strongest character—evidence practically uncontradicted except by the Dutch Commandant, and not specifically contradicted even by him. I repeatedly urged H.M. Government to enquire into the matter on the spot, but my request was not attended to; on the contrary, every excuse made by the Dutch Foreign Minister was readily accepted, and every denial of the truth of my evidence endorsed by the Foreign Office, although there was absolutely no evidence in contradiction of the main facts as I have stated them. Finally I received a letter from Lord Granville, in which I was informed that H.M. Government could not

assist me in prosecuting my claim. The "Law Officers of the Crown" were repeatedly referred to in the correspondence, but I was never allowed to see those mysterious personages, or even to learn the reasons of the opinions they expressed.

Such is the history of the destruction of an old British town, in which my family had resided and traded since 1832—a town of which all the best houses had been built by our traders; and such is the history of the shameless plunder of British and former British subjects; we were robbed in open day, by Dutch soldiers, of about £5,000 worth of property. Not a single effort has ever been made, by either the Dutch or British Government, to recover any portion of it; on the contrary, two canoe-loads of my goods, landed by night at Elmina, were seized by the Dutch authorities and afterwards returned to the plunderers.

My next heavy loss was a consequence of the transfer of the Dutch Settlements to the English Crown, or rather of the careless manner in which that transfer was carried out; no care was taken to settle existing disputes between English and Dutch natives, or to reconcile rival chiefs.

When in 1868, the Dutch took possession of English Secondee, the chief or king of that place, with many of his people, foreseeing the treatment he was likely to receive at their hands, took refuge among the Wassaus, a tribe in the interior, and when the English flag was again hoisted in the town, he and his people returned and claimed possession of their property. A dispute arose between this chief and the chief of Dutch Secondee as to some palm plantations; the matter was taken before the Civil Commandant, a Dr. Africanus Horton, and the Dutch chief openly threatened his neighbour; no precautions were taken by the Comman-

dant to ensure the public peace ; accordingly the Dutch chief and his people attacked and destroyed English Secondee, the Commandant remaining safe within the fort, and contenting himself with firing blank cartridges over the town. Our factory was plundered in open day, and about £700 worth of property taken from us ; our agent at Cape Coast reported the occurrence to the Administrator, but as usual the matter has been allowed to rest, although we were promised compensation. Dr. Horton was eulogized by Mr. Hennessy for his “ zeal and intelligence,” and the Colonial Officials expect and hope that nothing more will be said about the destruction and plunder of British Secondee.

Referring to the Ashantee invasion of 1873, its cause and the steps taken to repel it will doubtless be investigated. I therefore merely state my own opinion, that an outlay of £20,000 or £30,000 early in the year would speedily have arrested it, but the Administrator paid no attention to the representations of experienced residents, and failed to appreciate the importance of the invasion itself.

But what were the measures affecting trade which were resorted to by the Administrator ? The first was, as before stated, a sudden and extensive addition to the Custom's duties.

It was naturally expected by the resident British merchants that, in the event of an attack on the town of Cape Coast, they would be allowed shelter and protection for their persons and property within the Castle ; but as far as regards property this was refused, although the space enclosed within the castle walls is very extensive, and capable of containing a vast number of people and large quantities of goods. I presume, in case of imminent danger English residents would have been admitted within the fort ; but

no measures were taken by the Administrator to ensure their admission, nor indeed were any plans for the defence of the town made known to the principal residents, who were thus compelled to act for themselves. Fortunately, the Ashantees were ignorant of the defenceless state of Cape Coast, and were therefore cautious in attacking it. Had they done so, the want of a concerted plan of defence would have enabled the Ashantees to hold the town long enough to utterly destroy it.

Col. Harley, writing to Lord Kimberley on the 23rd June, says: "The traders of Cape Coast are still full of alarm and fear, without taking any steps, that I am aware of, to either assist the Government or help themselves." Whose duty was it to concert measures of defence? A military governor complaining that no steps were being taken, that *he was aware of*, to defend the town he governed! This is, indeed, a complaint unparalleled in the military history of this country. The fact is, that the residents did form a Committee of Defence without the help or encouragement of the gallant Governor. Col. Harley adds that he endeavoured to allay the alarm and fear by quartering fifty seamen and two officers in the Castle, thus clearly providing for *its* safety, but not for the safety of the town, which was practically left defenceless against a night attack, or even a sudden attack by day.

In time of war common prudence would suggest the necessity of ascertaining, as closely as possible, the disposition of neighbouring tribes, especially as the loyalty of the Ahantas was in this case doubtful. These people had been recently transferred to the British Crown. It was known that they were not altogether pleased with the transfer, and it was of the utmost importance that they should render no assistance to the enemy; but as far as I

am aware no means were taken to conciliate the disaffected or to assist the loyal. The western districts of the Protectorate were absolutely ignored; liberal presents of arms and ammunition to the latter, and conciliatory messages, accompanied by gifts such as are usual on such occasions, sent to the former, might have prevented the destruction of life and property which took place on the Ahanta Coast.

Amakie, King of Appolonia, had long before asked to have an English Commandant placed in his district, and I have good reason to know that he was well disposed towards the English Government; he also was neglected by the Administrator, and almost compelled to side with the Ashantees; in short, all the kings of the western districts, with the exception of one or two, acted as Amakie did, and for the same reasons. Old King Blay, of Ancobra, opposed the Ashantees, and with about 1,000 men kept them at bay; no assistance was sent to him for months after he was attacked, and I really believe the Administrator was for a long time ignorant of the contest Blay was carrying on. The consequences of this neglect were that the Ahantas rose in open rebellion; their coast towns were destroyed, and a large amount of British property buried with them; their trade must be for a long time paralysed, to the great loss of British and native traders, as well as of H.M. Government.

As soon as the news of the Ashantee invasion reached England, I wrote, on the 28th Feb., to my agent at Cape Coast to forbid the sale of guns and gunpowder at Assinee, believing that place to be the only part beyond British territory whence the Ashantees could purchase munitions of war. My principal agent, Mr. Cleaver, issued instructions to the same effect as regards all our trading stations, and moreover suggested to Col. Harley the expediency of

asking the co-operation of the French in preventing the sale of guns, &c., at Assinee, which is a French settlement. Mr. Cleaver also informed His Excellency of all the consignments of arms and ammunition expected by him, and offered them to him on the most reasonable terms ; but I believe Col. Harley took no notice of Mr. Cleaver's suggestions or offers. I quote these facts to shew the desire of my people and myself to prevent supplies of arms, &c., reaching the Ashantees.

In consequence of the scanty supply of gunpowder issued by Col. Harley to the protected tribes, Mr. Cleaver gave them considerable quantities, as much as ten barrels (=1000lb. weight) at a time, frequently repeating such gifts, and adding money, rice, &c. ; and he wrote to me for supplies of powder, and guns of a particular make for the use of the Fantees.

The first of my ships leaving England after the war was known here was the *Alligator* ; and, in addition to a large quantity of other goods, she carried out 3260 kegs of gunpowder (=450 barrels of 100lb. each) and fifty kegs of lead bars. The master was instructed to call at Grand Bassam and Assinee, to proceed thence, as directed, down the coast, and to land such goods as were required by our agents. The *Alligator* arrived at Grand Bassam on the 14th August, and Mr. Courtenay, our agent there, ordered 372 kegs of gunpowder to be landed. Their contents were as follows : 330 5lb. kegs, thirty-two 20lb. kegs, and ten 10lb. kegs = $23\frac{2}{3}$ barrels of the value of about £60. These, with many other articles of trade, were accordingly landed, and the vessel proceeded to Assinee, where she landed a quantity of cotton and other goods, but no munitions of war. Then she proceeded on to Cape Coast Castle, and anchored close to H.M. ships of war. The *Alligator* was

immediately boarded by a naval officer, to whom the master of the *Alligator* plainly stated that on leaving England she had 3260 kegs of powder on board, of which 370 were landed at Grand Bassam. Captain Dixon was then told that he must remain at anchor until further orders. About the same time the brig *Diomo*, belonging to me, arrived, and anchored near the *Alligator*. She had on board forty-one rusty guns and eighty-nine 3lb. bars of lead taken from Appolonia to prevent their falling into the hands of the Ashantees. The *Dromo* was also detained, and both these vessels were delayed two days to await the pleasure of the Administrator and the senior naval officer. Our then agent, Mr. Lyall, offered to land all the gunpowder, &c., from the *Alligator* on condition of its being allowed to remain in bond, free of duty, &c., until the war was over. About this time Captain Glover arrived, and requiring the services of the *Alligator* to receive his stores, &c., and convey them to Adda, she was released on Mr. Lyall's undertaking not to land gunpowder at any point nearer than Whydah. Such were the straightforward proceedings of the *Alligator*.

But these proceedings were not allowed to remain unquestioned. An official report was sent to Lord Kimberley to the effect that my firm was landing and selling gunpowder at a place whence it might reach the Ashantees; and a long, and to me harrassing, correspondence has ensued in consequence between myself and the Colonial Office, in which I have given a fully detailed account of all munitions of war shipped by me to the Coast during the past two years.

On Col. Harley's arrival in London, I requested to be allowed to meet him in the presence of Lord Kimberley. This request was refused; but I received from the Colonial

Office copy of a letter from Col. Harley in reply to the statements made and opinions expressed by me in my correspondence with that department. In his letter His Excellency repeats a statement said to have been made by the master of the *Alligator*, that he had landed 600 kegs gunpowder at Assinee; it is true, Col. Harley adds, "which statement, however, he (the master) afterwards contradicted." Long before Col. Harley arrived in London I gave Lord Kimberley a list of the goods landed by the *Alligator* at Assinee—in fact, I sent the original letter from Capt. Dixon containing this list. But what, I ask, could have been the object of Col. Harley in repeating this silly conversation between one of my *employées* and the naval officer? Was it as an excuse for the unjust and, as I believe, illegal detention of my ships? Or was it with the object of casting discredit upon myself and my agents, and thus diminishing the value of the evidence we can give as to his own ignorance and incapacity? But whatever his object, he preferred to allow the truth, as to the 600 kegs landed at Assinee, to remain doubtful, probably with a view of damaging our commercial reputation in the opinion of his superiors.

I may here add that my agent at Assinee is a Fantec educated in England, and that he has repeatedly given information to the Government relative to the sale of arms, &c, at Assinee by a French trader living there.

Thus much with reference to Assinee; but the 370 kegs of gunpowder (twenty-four barrels) landed at Grand Bassam formed the principal cause of complaint against me. It was stated to Lord Kimberley that my firm had four steam launches, &c., trading on the lagoons and rivers bordering Ashantee land, and that in this way gunpowder sold at Grand Bassam must reach the Ashantees.

The trading station of Grand Bassam is about forty miles west of the protected territory, and a lagoon, navigable for boats drawing about 4ft., stretches to the westward for about ninety miles. At very considerable risk I opened a trade with the native tribes on the north shore of the lagoon, selling to them British manufactures, including a small proportion of guns and gunpowder, and receiving in return palm oil. Two distinct tribes, under the chiefs Aka and Amatifou, separate the people of Toupa and Dabon, our principal stations on the lagoon, from the Ashantees, and Aka's people are generally hostile to the latter; consequently I and my agents believe that gunpowder sold in the lagoon does not reach Ashantee. In vain I appealed to Lord Kimberley to hear my late superintendent of trade at Grand Bassam. In vain I offered for examination the engineer of one of my steam launches on the very day of his arrival in London: their evidence was evidently not wanted. On the other hand, the opinions of Capt. Stephens and Col. Harley were quoted against me, although both these gentlemen were not only wholly unacquainted with the lagoon, but did not even know the extent of the British Protectorate; for the former enforced the blockade which the latter had proclaimed about thirteen miles into French territory; and, indeed, all the government offices here were entirely at fault in this respect until I produced an original manuscript chart of the French settlements west of the British, and assured the gentlemen at the Colonial Office that I paid rent to the French Government for the small fort at Assinee. I may here add that as far as I know only two Englishmen—one since dead—besides my own people have ever been in the Grand Bassam lagoon. I do not know even now whether H.M. Government attach any importance to my evidence, but at all events I have offered Lord Kimberley every

facility for ascertaining its truth ; but this I know, that a report has been most industriously circulated, especially in military circles, to the effect that my firm has been regularly supplying the Ashantees with arms and ammunition during this war, and I here distinctly declare that this report is not only entirely false, but it is a report which no thinking person could credit, the fact being that of all men I am the most interested in a speedy termination of this war, and that any miserable profit I might desire from thus dealing with the enemy would be but a small fraction of the loss I sustain through its long continuance. The trade at Grand Bassam is almost entirely in palm oil, whereas gold forms the only article of barter with the Ashantees.

Such, then, is my experience of the effects of British protection on the Gold Coast, and such the results of laws and regulations wholly unsuited to the social condition of the natives and obstructive and injurious to commerce. Regardless of the interests of British merchants, and anxious only to raise a large revenue, the colonial authorities neglected all precautions in handing us over to the Dutch ; and when my property was wantonly plundered and destroyed by them, H.M. Government, anxious only to maintain friendly relations with the Government of the Netherlands, eagerly accepted every excuse made by the latter, refused to believe any uncontradicted evidence, and left me to my own unassisted efforts to recover compensation. The destruction of my property at Secondee, and the open and unpunished breach of the peace at Cape Coast, prove the utter inefficiency of the Local Government to protect property within its immediate jurisdiction.

What, then, are the advantages to trade arising from British protection on the Gold Coast ? I reply, as at present carried out, they are entirely of a negative character, and

are best shown by describing the difficulties and obstructions which the trader encounters in carrying on his business in districts under native rule.

Commencing at Grand Bassam and Assinee, my two most western stations, I must observe that when my factories were first established at those places the whole district, to the extent of forty or fifty miles of coast, was under French jurisdiction. The French officers, however, were aided by Amatifou, King of Kinjabo, in maintaining control over the people of Assinee, and in protecting the persons and property of the two firms trading there, Messrs. Verdier Frères and myself. The French Commandants levied a small export duty on the gold and produce shipped from their settlements, and French ships of war occasionally visited the "postes," or forts. It must be stated that the French Commandants plainly told my agents that they could not interfere in our behalf in matters of debt, and great caution was therefore necessary in selling goods on credit.

In 1870, the officers and men in charge of the forts were withdrawn by the French Government, and my agent agreed to pay 300fr. per annum as rent of Assinee fort. A naval officer calls at that place to receive the rent and pay Amatifou a small subsidy for maintaining the peace of the country. Our operations at Assinee are thus practically carried on under the protection of this chief; and both before and after the departure of the French Commandant my people and property have remained in perfect safety, no violence having ever been attempted, and in case of theft every effort has been made to detect and punish the thieves.

On the other hand we are almost compelled to make advances to the King, who is generally in our debt to the extent of 60oz., or about £240, and we occasionally make

him small presents, but we no longer pay export duties, and we can easily estimate the losses to which we are liable through our dealings with Amatifou; nevertheless, these losses are not incurred in the British settlements.

But at Grand Bassam we are practically without protection, and yet we have during the last three years had a considerable amount of property in store at that place, where my firm is at present the only European firm established, moreover, we carry on, by means of steam launches, an extensive trade on the lagoon; at T'oupa, about 60 miles west of Grand Bassam, we have a vessel stationed to receive goods for sale and receive produce in return; the native towns and villages are as far as we can judge independent of each other, the inhabitants live in the most primitive state, and until we commenced barter with them, wore little or no clothing, and yet we have never been seriously molested by them; one chief alone raised an objection to our passing beyond his town, but this was soon overcome, and we now penetrate to a great distance without much danger. In case of accident to our boats, a small present secures the assistance of the natives in recovering the boats and their contents. At Grand Bassam we pay no duties to any one, native or European, we have the countenance and support of the principal native trader, John Blay, and judging from experience we require no other aid. Our trade in palm oil at this place has rapidly increased, but our expenses are very heavy.

Eastward of the British Gold Coast Settlements, we have or had factories at Quittah, Porto Seguro, Aghwey, Little Popo, Grand Popo, and Whydah, each of these places being independent of the others. Quittah formerly belonged to Denmark, and was ceded to the British in 1850, but it has not since been occupied by an English

officer, and we have paid a small export duty to the native chiefs for protection : on the 27th Sept., 1873, our factory at Quittah was burned down, and a large proportion of our property there plundered, but the principal chief succeeded in recovering for us our iron safe, and the contents, including about £190 in cash, were untouched ; we also recovered a large amount of the property. Judging from the occurrences at Secondee and Cape Coast, in case of fire at any of our factories within the British Settlements, we should probably have been plundered to a considerable extent before receiving efficient protection.

Grand Popo may be taken as a fair specimen of all the above-named places, except Whydah. The returns from Grand Popo consist almost entirely of palm oil and palm kernels, for which we give in barter cotton goods, spirits, &c., &c. ; the great drawback to trade at this place is the inveterate dishonesty of the natives, they lose no opportunity of pilfering, from the moment the goods leave the ship's side till they are handed over to the purchasers, they are never safe ; in case of discovery, the European and native traders severely punish the thieves, often flogging and putting them in irons, but the propensity appears unconquerable. The greatest caution is requisite in giving credit at Grand Popo and the other towns in its neighbourhood ; native traders will generally pay small amounts, but once allow them credit beyond a certain limit, and they cease to pay anything further.

In the event of shipwreck at any of these places, the stranded vessel is plundered of everything moveable, as in the instance of our ship the *Bentinck*, lost at Grand Popo on the 24th May, 1872 ; she had goods on board of the value of £13,000, the whole were landed and taken away in broad daylight by the natives, the sailors even on

landing, were partially stripped of their clothes, and a canoe, containing the master's chronometer, and nautical instruments, &c., was deliberately upset by the natives. No notice has ever been taken of this incident by H.M. Government, and the people of Grand Popo have enjoyed their plunder in peace and safety. As a matter of course, proceedings of this kind would not be openly allowed within the British protectorate, but a large proportion of goods landed from a wreck would probably be plundered.

It is at Whydah that commerce is brought into contact with a powerful native Government, that of the King of Dahomey, and as my firm has been for many years the only English house established there, I have had considerable experience of the advantages and disadvantages of the system adopted by the King, who derives a considerable revenue from trade.

In the first place, heavy port-charges are levied on all ships anchoring in the roads, they amount to about £45 on a two-masted vessel, and are paid by the consignee.

Secondly, no goods landed in Dahomey can be re-shipped without a special permit, rarely granted, and always heavily paid for.

Thirdly, the King's trader selects such goods as he deems suitable to his majesty, and the importer is compelled to keep them during the King's pleasure. It often happens that after they are so detained for a considerable time the King's trader refuses to take them, and in the end they have to be sold at a loss, owing to subsequent large importations of similar goods. As usual with native kings, the King of Dahomey rarely pays ready cash or produce for his purchases, and he is generally a debtor to my agents of from £200 to £400; in some cases the goods specially imported for him are locked up in our stores and only

delivered to the King's trader when the payment, usually so many measures of palm oil, is handed over ; however, no attempt has ever been made to obtain forcible possession of goods so held back, although my agents would be powerless to resist such an attempt.

Again, the agents of the European houses are summoned to Agbonie at least once a year to be present at the King's customs. This entails considerable expense, as in addition to the cost of travelling, the agents are expected to take with them handsome presents for the King and his leading chiefs. The European visitors are usually detained eight or ten weeks, during which they are nominally fed by the King, but in reality have to provide for themselves, as they can rarely eat the food furnished to them ; and in return for the costly presents given to the King they receive one or two slaves, which are of course useless to Europeans, and some mark of rank equally valueless.

These expenses and difficulties are of course well understood by the resident traders, and are estimated in the charges of their business.

But not content with these sources of gain, the King, who has been greatly impoverished by the abolition of the slave-trade, presses his Whydah officials for presents, and these men, in order to satisfy his demands, invent some cause of complaint against traders, who are accordingly fined and occasionally ill-treated to enforce payment, although the native officials never forcibly take away the goods of European merchants, and in most cases, if they positively refuse to pay, the chiefs remit a large portion of the fine, contenting themselves with say one-fifth of original amount, or even much less. Complaints to the King are useless, and lead only to a fresh demand on the officials.

On the other hand, the property of Europeans is safer at Whydah than within the British settlements; theft is almost unknown, as the punishment is both prompt and severe, and in case of fire the authorities prevent wholesale pillage. The King's officials take charge of the merchants' stores on the beach and protect them thoroughly: in fact, either open or secret pillage is almost unknown.

At Whydah labour is easily procurable: an application to authorities would at once secure labourers. My agents have no difficulty on that score, as the King has given my firm the English fort as a residence, and with it the service of the people of the English quarter are at our orders.

It will thus be seen that European traders at Whydah are subject to certain defined payments which can be exactly estimated, and that they are also liable to other heavy expenses not so easily calculated. The King is most anxious to encourage European traders to settle in his dominions, and is consequently careful not to press too heavily upon them, although the means adopted to extort fines and presents are most objectionable and vexatious.

In Whydah—as, indeed, all along the coast—advances to native traders should be limited to a sum which they will readily pay rather than lose the advantage of further supplies. An appeal to the Dahoman authorities invokes the loss of half the amount claimed. The King has supreme power in cases of debt, and can order the debtor and all his family to be sold as slaves in case of non-payment; but this right is rarely exercised against his own subjects, and never in my experience as regards Portuguese traders, but the threat of an appeal to the King is always very effectual.

The people of Dahomey labour under a great disadvantage as regards the production of palm oil, which forms

the staple article of barter ; the King's traders frequently seize all the oil brought into market and pay the owners a very low price in return. It is needless to say that such injustice prevents the people from producing more oil than they require to procure for themselves needful clothing, &c. ; and, indeed, there is no encouragement to industry in a country where property is not safe from the rapacious demands of the sovereign.

British traders in native African states must clearly understand that they cannot expect any assistance from H.M. Government in pursuing their business : the theory is, or has been, that they have no right to incur the risk of ill-treatment at the hands of barbarian chiefs ; but much depends on the personal character of the naval officer who may happen to hear of such ill-treatment. In the case of the *Bentinck*, no attempt was made to punish the plunderers ; whereas we were readily assisted by the commander of one of H.M. ships in settling a slight "palaver" or quarrel at Grand Bassam.

From the foregoing statements it will be seen that commerce in West Africa has to contend with difficulties and obstructions unequalled, as I believe, in any other part of the world, but easily removable by judicious measures as regards the British Settlements, and by firmness and tact as regards the native states. It will, I think, be allowed that British rule, as at present conducted, offers no special protection or encouragement to the trader ; on the contrary, it is impossible for him to protect himself against the sudden and arbitrary measures of a Governor and Legislative Council composed of his official subordinates, both equally ignorant of commercial affairs, measures passed without notice and without regard to existing mercantile engagements. Is property sufficiently protected within the British

Settlements? I reply, *No*; witness the events at Secundee and Cape Coast. Are peace and free intercourse with neighbouring states effectually maintained? So far from that being the case, a chronic state of war has existed for the last twenty years between the Ashantees and the protected tribes, which has at length culminated in an invasion by the former of the Gold Coast Settlements, resulting in the ruin and depopulation of extensive districts—an invasion arising mainly from the declaration of British Governors that their Governments would take no part in a war between the protected tribes and their enemies.

It may be said that the capricious measures of a British officer can never be so injurious as those of a barbarous and irresponsible native chief. This is true as regards the well-being of the people, but I am treating of trade, and of trade alone. It must be remembered that the native chief derives his income from trade only; he is always a trader on a large scale, and it is his interest to protect and encourage traders. In the abstract it is the duty of the British officer to protect commerce; but whether trade prosper or decay, whether merchants rise or fall, his position remains unaffected. I appeal to the experience of others to confirm my own, which I regret to say leads me to conclude that too many of the Gold Coast officials consider themselves in some way opposed to traders, and specially appointed to protect the natives against them—as, for instance in the renewed attempt to establish the vile system of house-custom. These gentlemen do not consider that European capital and energy are absolutely necessary to the development of African commerce and progress. I readily admit that this feeling arises from inexperience, and not from injustice; the great fault of newly-appointed officials is that they are unwilling to avail themselves of the

experience of others : too proud to seek the advice and assistance of old residents, they proceed to legislate on matters beyond their comprehension, and so inevitably fail.

The climate of West Africa, coupled with insufficient salaries, naturally creates a desire on the part of the Government officials to leave the Coast as soon as possible, and the consequence is, few Governors remain there sufficiently long to gain experience and take an interest in the Settlements ; among my agents are men who have been ten, fifteen, and twenty years in my service on the Coast, and who consequently are well-paid. If H. M. Government would only increase the salaries of the leading officials year by year, they could secure able and experienced men to administer the Government of their West African Settlements, and I venture to add that such extra payments would be amply met by the increased revenue arising from the security and prosperity of trade.

The undefined nature and extent of British Jurisdiction on the Gold Coast adds greatly to the difficulties which the officers administering the Government of these Settlements necessarily encounter, and hence it becomes the more imperative that these officers should be most carefully selected from among gentlemen who have proved their capacity for administration under less trying circumstances ; but what has been the course generally adopted by the Colonial Office, in almost every instance of late years, officers have been appointed to this most responsible post who have never been tried elsewhere, and as soon as they have acquired some experience of native habits and customs, and have learned to take an interest in the Settlements, these gentlemen are removed to a higher post, whereas if sufficient inducement were held out to them, they would gladly remain, to the great advantage of all classes living under their protection.

I am, however, of opinion that the time has arrived when Parliament must decide either to include these Settlements among the Colonies of Great Britain, or to diminish our responsibility by the re-establishment of native authority, under the supervision of a Resident, or some other English officer, stationed at Cape Coast Castle, and assisted by a small but efficient staff of gentlemen residing at the various out-ports. For the present, I do not consider it possible to entirely abandon all interference in the government of these Settlements.

Should Parliament adopt the first alternative, under an experienced Governor who would maintain peace and encourage trade, the revenues of the Settlements should be amply sufficient to defray all civil expenses, and to maintain a small force not exceeding 200 men, who should be paid a fixed monthly sum per man, and who should provide for themselves all necessaries except arms and clothing. The principal difficulty would arise in adapting English laws to the present social condition of the people, but even this difficulty might be overcome by careful consideration; it is, however, a matter which I cannot here undertake to deal with.

If, on the other hand, Parliament should decide to diminish the responsibility that England has hitherto incurred by her position on the Gold Coast, I fully believe a plan might be devised which would effect that object, without lessening her present influence, and without imperilling her commercial interests.

The influence of Great Britain on the political and social state of the Gold Coast Settlements has gradually fallen off since the death of Mr. Maclean; indeed, no practical good has been effected since that period, and I am not aware of a single law or ordinance, passed by so-called Legislative Councils, which has proved beneficial to the

people. The administration of justice has been inefficiently maintained, owing partly to the insufficiency, and partly to the incapacity of paid Magistrates, generally military officers, who are frequently changed ; and indeed the only branch of the Government which has been closely attended to has been the collection of the revenue, which has been expended almost entirely in payment of official salaries.

As to trade, I do not hesitate to say that I infinitely prefer the risks incurred in trading in native states to the vexatious and ruinous meddling which has of late years characterised the Local Government, which appears to regard the European trader rather as a fit object of plunder than as necessary to the civilisation and well-being of the Settlements.

Should Parliament decide to diminish the responsibility of Great Britain on the Gold Coast, I venture to suggest, after deep consideration, the following system :

An officer should be appointed by H.M. Government, and approved by the native authorities, to reside at Cape Coast Castle or Elmina, with the title of Political Resident, and with a salary of not less than £2000 per annum. He should preside at all general councils of the native chiefs, and at all trials or enquiries which involve the right of succession to any of the local " stools," or the continuance in power of any chief or king. The Resident should have the sole right of jurisdiction in cases in which Europeans alone are interested ; and where disputes arise between Europeans and natives, the Resident should be assisted by one native chief or native functionary.

The Resident should be aided in his duties at headquarters by a secretary and a collector of customs' dues, and by deputy residents or superintendents at the principal stations along the coast, commencing at Axim and ter-

minating at Quittah, and each of these gentlemen should have one assistant—an educated native when possible. The duties of the deputy residents should be the same as those of their superior as far as regards their several districts, but their decisions would be, of course, subject to an appeal to head-quarters.

All judicial and municipal authority should be vested in the native chiefs, and the preservation of peace and order should be in their hands; but, for the better security of justice, an appeal should be allowed to the local deputy resident, who should finally decide in cases of minor importance, or refer the case, if necessary, to the principal Court.

The principal Court should assemble at Cape Coast Castle, at least once in three months, and should be composed of not less than three persons, of whom the Resident or his representative should be one, and at this Court all cases of appeal from local Courts should be tried.

The legislative Council should include a certain number of European and native merchants, as their advice and opinion would be necessary in matters affecting trade.

A General Council of native chiefs should be established for the consideration of questions affecting the whole or any portion of the protected or allied territories; and as before suggested, the Resident should preside over this Council.

A small force of trained police or soldiers should be maintained by the native chiefs, in proportion to the extent and population of the districts under their respective control; but the General Council should appoint a Commander, with power to concentrate the whole force when necessary, or to order any detachment to any part of the territory where their services may be required.

In order to provide the funds necessary for carrying out this system, the Customs' tariff in force in 1872 might be

continued or revised as required ; and the collection of the Customs' duties should for the present devolve on the sub-residents at the various outposts, and the amounts collected be remitted to head-quarters. I am of opinion that a sum of at least £50,000 might thus be raised without any injury to commerce, and that this sum might be greatly increased in the course of a few years.

The first charge on the revenue would be the salaries of the Resident £2000, and say twelve European or educated native assistants, the latter on an average £500 per annum each, this would be about £8000, and twenty deputy assistants principally natives, at an average salary of £200, say £4000. I should suggest liberal payments, as it is absolutely necessary that the officials under the control of the Resident should be in every way fitted for their duties.

These estimates would leave a balance of say £35,000, which should be placed at the disposal of the General Council for the maintenance of an armed force for the defence of the territory, or for such other purposes as they may decide on.

Each native chief should have judicial power in his own district, but all fines inflicted and charges paid by litigants should be remitted to the General Council. SAROBA.

Out of the revenues thus raised, salaries or subsidies should be granted to each chief in proportion to his rank and the population over which he rules, the sums thus paid to be decided by the General Council.

As the protected British territory now extends from Newtown, near Assinee, to Quittah, I propose that this system should include the whole coast-line between these two points and the country as far inland as the Prah.

It is needless to say that the complete assent of all the native kings or chiefs is absolutely necessary to the success

of this plan ; it is equally necessary that all pending feuds be arranged, such as that which now exists between Amakie, King of Appolonia, and Blay.

As to the laws under which the country is to be governed, I consider any rash interference with domestic slavery would be unwise ; for the present it will be sufficient to secure domestic slaves from cruelty or injustice, and I think a modification of native law may be gradually effected to meet the requirements of justice and humanity.

As to trade in the native states, all the trader can seek at the hands of his Government is the same amount of protection he receives in all foreign countries as long as he conforms to the laws of the state or town in which he resides. I know no reason why an Englishman should forfeit his claim to the protection of his Government because he lives in a place where he most needs it.

In writing this short Paper, I have been compelled by circumstances to set forth my own complaints. As the most extensive trader on the Gold Coast, I am necessarily the greatest sufferer from injudicious measures and official negligence ; but I am pleading for the future as well as complaining of the past, and not only for my own interests, great though they be, but for the interests of my fellow-traders. The reader may fairly ask, why I assume to write so decidedly on this question ? I reply, That in addition to my personal connection with the Gold Coast, my family have held a prominent position there for more than seventy-five years, and my brothers have been connected with every attempt to encourage the cultivation of useful products and to develop the resources of the Settlements, and I myself have expended considerable sums in extending our knowledge of West Africa.

122, CANNON STREET, E.C.,

12th March, 1872.





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